

Amendments to the Specification:

Please replace the paragraph under “CROSS REFERENCE TO RELATED APPLICATIONS” in the application with the following amended paragraph:

This invention (~~“965 application [D]”~~) is a non-provisional of U.S. Provisional Application No. 60/512,297, filed October 17, 2003. ~~The “965~~ This application is also a continuation in part of U.S. Patent Application Serial No. 10/746,781, entitled “A SYSTEM AND METHOD FOR MANUFACTURING A PUNCH-OUT RF TRANSACTION DEVICE,” filed December 24, 2003. ~~The “781 application is also~~ U.S. Serial No. 10/746,781 is a continuation-in-part of U.S. Patent Application Serial No. 10/340,352, entitled “SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed July 10, 2003. ~~The “352 application~~ U.S. Serial No. 10/340,352 is a non-provisional of U.S. Provisional Application No. 60/396,577, filed July 16, 2002. ~~The “352 application~~ U.S. Serial No. 10/340,352 is also a continuation in part of U.S. Patent Application Serial No. 10/192,488, entitled “SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed July 9, 2002, now U.S. Patent No. 7,239,226 issued on July 3, 2007. ~~The “488 application~~ U.S. Serial No. 10/192,488 is a non-provisional of U.S. Provisional Application No. 60/304,216 filed July 10, 2001. The entire contents of each of these applications is hereby incorporated by reference.